

<i>SERFF Tracking Number:</i>	<i>STFL-128219033</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>State Farm Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>SML-20055.2</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>All Rider Product Sheet</i>		
<i>Project Name/Number:</i>	<i>All Rider Product Sheet /SML-20055.2</i>		

Filing at a Glance

Company: State Farm Life Insurance Company

Product Name: All Rider Product Sheet

TOI: L09I Individual Life - Flexible Premium

Adjustable Life

Sub-TOI: L09I.001 Single Life

Filing Type: Form

SERFF Tr Num: STFL-128219033

SERFF Status: Closed-Filed-

Closed

Co Tr Num: SML-20055.2

Authors: Tammie Mills, Sherry

Boitnott

Date Submitted: 05/03/2012

State: Arkansas

State Tr Num:

State Status: Filed-Closed

Reviewer(s): Linda Bird

Disposition Date: 05/09/2012

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: All Rider Product Sheet

Project Number: SML-20055.2

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Our state of domicile, Illinois, does not require Advertising material to be filed.

Market Type: Individual

Individual Market Type:

Filing Status Changed: 05/09/2012

State Status Changed: 05/09/2012

Created By: Sherry Boitnott

Corresponding Filing Tracking Number:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Sherry Boitnott

Filing Description:

Re: State Farm Life Insurance Company

NAIC# 69108

All Rider Product Sheet

Company Tracking # SML-20055.2

Dear Sir or Madam:

SERFF Tracking Number: STFL-128219033 State: Arkansas
 Filing Company: State Farm Life Insurance Company State Tracking Number:
 Company Tracking Number: SML-20055.2
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: All Rider Product Sheet
 Project Name/Number: All Rider Product Sheet /SML-20055.2

Enclosed for your consideration is a copy of the following final version of advertising material for our individual life insurance products. The material is listed by the following form number:

Form # Form Name Replaces Approved Tracking #
 SML-20055.2 All Rider Product Sheet SML-20055.1 1/11/2012 STFL-127958784

The addition of the Flexible Premium Joint First to Die Adjustable Life Insurance policy series wording is the only change to this form.

This will be used with policy series 12037-04 which was approved by your state on September 2, 2011 under STFL-127348922.

State Narrative:

Company and Contact

Filing Contact Information

Sherry Boitnott, Tech - Contracts & Compliance sherry.boitnott.L54X@statefarm.com
 One State Farm Plaza, B-2 309-766-4162 [Phone]
 Bloomington, IL 61710-0001 309-766-8483 [FAX]

Filing Company Information

State Farm Life Insurance Company	CoCode: 69108	State of Domicile: Illinois
1 State Farm Plaza	Group Code: 176	Company Type:
Bloomington, IL 61710-0001	Group Name: 69108	State ID Number:
(309) 766-4541 ext. [Phone]	FEIN Number: 37-0533090	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	1 form @ \$50.00 per form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Life Insurance Company	\$50.00	05/03/2012	58912161

<i>SERFF Tracking Number:</i>	<i>STFL-128219033</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>All Rider Product Sheet /SML-20055.2</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	05/09/2012	05/09/2012

<i>SERFF Tracking Number:</i>	<i>STFL-128219033</i>	<i>State:</i>	<i>Arkansas</i>
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	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>All Rider Product Sheet</i>		
<i>Project Name/Number:</i>	<i>All Rider Product Sheet /SML-20055.2</i>		

Disposition

Disposition Date: 05/09/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>STFL-128219033</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>State Farm Life Insurance Company</i>	<i>State Tracking Number:</i>	
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Cover Letter		Yes
Form	All Rider Product Sheet		Yes

SERFF Tracking Number: STFL-128219033 State: Arkansas

Filing Company: State Farm Life Insurance Company State Tracking Number:

Company Tracking Number: SML-20055.2

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life

Adjustable Life

Product Name: All Rider Product Sheet

Project Name/Number: All Rider Product Sheet /SML-20055.2

Form Schedule

Lead Form Number: SML-20055.2

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	SML-20055.2	Advertising	All Rider Product Sheet	Revised	Replaced Form #: SML-20055.1 Previous Filing #: STFL-127958784		SML-20055.2_Life PolicyRiderProductSheet_05_2012.pdf

POLICY RIDERS



*The purpose of this communication is the solicitation of insurance.
Contact will be made by an insurance agent or insurance company.*

Customize your coverage

Your life insurance policy is an important part of your family's financial future. So you always want to make sure your policy will be there if your family needs it—and that you can adapt your coverage to match your changing needs. That's why we offer these optional coverages, known as "riders." They can help you protect or extend your coverage if:

- You got married or had children, and wanted to add coverage for your growing family.
- You became disabled.¹
- You developed an "uninsurable" health condition.

As you'll see, not all riders are just for your beneficiaries—some give you benefits you can enjoy today.

Take a look at our list of riders, and see which one makes sense for your policy.

Add coverage for you or another person

☐ **5 Year Term Rider**

A way to add coverage to age 85² for you or another person.

- Premium remains level for the first five years.
- This rider is available on both the insured and an additional insured and can be converted to a permanent policy if lifetime coverage is needed.³
- Can be renewed at the end of the term.
- This rider is available with a 5 Year Term or Whole Life policy.

☐ **Select Term Rider**

Adds coverage up to age 95 for you or another person.

- Premium remains level for 10, 20, or 30 years.
- The rider is available on both the insured and an additional insured and can be converted to a permanent policy if lifetime coverage is needed.³
- This rider available with a Select Term or Whole Life policy.

¹In order for premiums or the monthly deduction to be waived the insured must be disabled as defined in the policy.

²To age 80 in New York.

³Age and policy restrictions may apply. Please talk with a State Farm agent/insurance producer.

☐ **Mortgage Life Rider**

If you pass away, this rider could provide funds to help pay off your mortgage.

- Rider remains in force for 15 or 30 years.
- This rider is available on both the insured and an additional insured and can be converted to a permanent policy if lifetime coverage is needed.³
- Coverage amount is level for the first five years, then provides coverage generally enough to cover a decreasing mortgage balance.
- Coverage will not decrease below a specified benefit amount.
- This rider is available with a Mortgage Life policy.

☐ **Additional Insured's Level Term Rider**

Allows you to add coverage to age 95 for another person.

- Cost for coverage is deducted from the account value of your Universal Life policy.
- Can be converted to a permanent policy if lifetime coverage is needed.³
- This rider is available with a Universal Life or Joint Universal Life policy.⁴

☐ **Level Term Rider on Survivorship Universal Life**

Add extra coverage to age 95 for either insured.

- Cost for coverage is deducted from the account value of your Survivorship Universal Life policy.
- Can be converted to a permanent policy if lifetime coverage is needed.³
- This rider is available with a Survivorship Universal Life policy.

☐ **Estate Preservation Rider**

Add extra coverage for estate planning needs.

- Cost for coverage is deducted from the account value of your Survivorship Universal Life policy.
- Provides an additional death benefit in the first four years.
- Benefit is payable upon the second death of the two insured lives.
- This rider is available with a Survivorship Universal Life policy.

Add coverage for your children

☐ **Children's Term Rider**

Provides temporary insurance for children up to age 25 or when you turn 65. Just one rider can provide up to \$20,000 in coverage for each child in your family, including children yet to be born.

- Can be converted to permanent insurance for up to five times the amount of coverage when the child turns 25.
- You can purchase up to five times the amount of Children's Term Rider coverage on the child's 18th birthday.
- This rider is available with a 5 Year Term, Select Term, Return of Premium, Universal Life, Whole Life, or Joint Universal Life policy.

³Age and policy restrictions may apply. Please talk with a State Farm agent/insurance producer.

⁴Coverage will expire when either no premiums are paid following the initial premium or subsequent premiums are insufficient to continue coverage.

☐ **Payor Insurance**

If you've purchased a life policy for a child—and you become disabled¹ or pass on—this rider gives you coverage that will waive the premium on that policy for a period of time.

- Rider remains in force until the insured child reaches age 25.
- Premium remains level while this rider is in force.
- Disability must occur before age 60.
- This rider is available with a 10 Pay Life, 15 Pay Life, 20 Pay Life, or Whole Life policy.

Keep your policy in force if you become disabled

☐ **Waiver of Premium for Disability**

Once you've been disabled¹ for six continuous months, your policy premiums will be waived.

- If you become disabled¹ before you turn 60, premiums are waived as long as you remain disabled.¹
- If you become disabled¹ between 60 and 65, premiums are waived for a limited amount of time.
- This rider is available with all life policies **except** Final Expense, Single Premium Life, Universal Life, Survivorship Universal Life, and Joint Universal Life.
- A similar rider, Waiver of Monthly Deduction, is available with a Universal Life policy. Waiver of Monthly Deduction for Death or Disability is available with a Survivorship Universal Life policy. Both waive monthly deductions instead of premiums.

Protect against failing health

☐ **Flexible Care Benefit Rider**

You can accelerate part of your death benefit each month to help cover your long-term care expenses. This may include home health aides, adult day care, hospice care, assisted living facilities, or nursing homes, among many other expenses.

- Cost for coverage is deducted from the account value of your Universal Life policy.
- A medical professional must certify that you are suffering from a cognitive impairment or are unable to perform at least 2 of the activities of daily living without help.
- This rider is available with a Universal Life policy.

☐ **Guaranteed Insurability Option**

You have the option to increase your life insurance coverage when you reach certain ages (up to age 49) without an additional medical exam.

- When you marry or become a parent, the next available option date may be moved up.
- This rider is available with a 5 Year Term, 10 Pay Life, 15 Pay Life, 20 Pay Life, Whole Life, Universal Life, or Joint Universal Life policy.

Get the most out of Life

Get more out of your life insurance with the rider that fits your needs. Your agent/insurance producer can help you choose. Getting in touch is easy. Walk in, Mail in, Call in, Click in.

¹In order for premiums or the monthly deduction to be waived the insured must be disabled as defined in the policy.

Insurance policies and/or associated riders and features may not be available in all states, and policy terms and conditions may vary by state.

Annual Decreasing Term policy series 08022, 08072, and A08022.

Adjustable Premium Annual Decreasing Term Life Insurance Benefit Rider, used with Annual Decreasing Term, policy series 08103, 08403, and A08103.

Additional Insured's Adjustable Premium Annual Decreasing Term Life Insurance Benefit Rider, used with Annual Decreasing Term, policy series 08123, 08423, and A08123.

Waiver of Premium Benefit Rider, used with Annual Decreasing Term, policy series, 10205, 10505, A10205 and A08205.

Adjustable Premium Level Term Life Insurance policy series 08025, 08075, and A08025.

Children's Term Life Insurance Benefit Rider, used with Adjustable Premium Level Term, policy series 08144, 08444, and A08144.

Waiver of Premium Benefit Rider, used with Adjustable Premium Level Term, policy series 10208, 10508, A10208, and A08208.

Flexible Premium Joint and Last to Die Survivorship Adjustable Life Insurance policy series 10032, 10082, A10032; Flexible Premium Joint and Last to Die Survivorship Universal Life policy series 10032 in IL.

Level Term Life Insurance Benefit Rider – Insured 1, used with Flexible Premium Joint and Last to Die Survivorship Adjustable Life Insurance, policy series 10105, 10405, and A10105.

Level Term Life Insurance Benefit Rider – Insured 2, used with Flexible Premium Joint and Last to Die Survivorship Adjustable Life Insurance, policy series 10125, 10425, and A10125.

Four Year Level Term Joint and Last to Die Survivorship Life Insurance Benefit Rider, used with Flexible Premium Joint and Last to Die Survivorship Adjustable Life Insurance, policy series 10135, 10435, and A10135.

Waiver of Monthly Deduction Benefit Rider, used with Flexible Premium Joint and Last to Die Survivorship Adjustable Life Insurance, policy series 10209, 10509, and A10209.

Select Term-10, Select Term-20, and Select Term-30 policy series 06020, 06021, 06022, 06070, A06020, A06021, and A06022

Children's Term Life Insurance Benefit Rider, used with Select Term, policy series 06140, 06440, and A06140.

Waiver of Premium Benefit Rider, used with Select Term, policy series 10201, 10501, A06201, and A10201.

Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 10 Years, used with Select Term, policy series 09161, 09461, and A09161.

Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 20 Years, used with Select Term, policy series 09162, 09462, and A09162.

Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 30 Years, used with Select Term, policy series 09163, 09463, and A09163.

Additional Insured's Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 10 Years, used with Select Term, policy series 09181, 09481, and A09181.

Additional Insured's Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 20 Years, used with Select Term, policy series 09182, 09482, and A09182.

Additional Insured's Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 30 Years, used with Select Term, policy series 09183, 09483, and A09183.

Universal Life policy series 11030, 11080, A11030, and A11080.

Additional Insured's Level Term Life Insurance Benefit Rider, used with Universal Life, policy series 11126, 11426, and A11126.

Children's Term Life Insurance Benefit Rider, used with Universal Life, policy series 08141, 10141, 10441, A08141, and A10141.

Guaranteed Insurability Option Benefit Rider, used with Universal Life, policy series 08251, 10251, 10551, A08251, and A10251.

Waiver of Monthly Deduction Benefit Rider, used with Universal Life, policy series 10206, 10506, A08206, and A10206.

Accelerated Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220, 10520, and A10220.

Advanced Death Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 in IN.

Accelerated Benefit for Long-Term Care Rider, used with Universal Life, policy series 10220 in KY.

Accelerated Benefit for Long-Term Care Rider, used with Universal Life, policy series A10220 in WI.

Whole Life policy series 11000, 11050, A11050, and A11000.

Additional Insured's Adjustable Premium Five Year Level Term Life Insurance Benefit Rider, used with Whole Life, policy series 07121, 07421, and A07121.

Adjustable Premium Five Year Level Renewable Term Life Insurance Benefit Rider, used with Whole Life, policy series 07101, 07401, and A07101.

Children's Term Life Insurance Benefit Rider, used with Whole Life, policy series 07140, 07440, and A07140.

Guaranteed Insurability Option Benefit Rider, used with Whole Life, policy series 07250, 07550, and A07250.

Payor Insurance Benefit Rider used with Whole Life and Limited Pay policies, policy series 07240, 07540, 10240, and A07240.

Waiver of Premium Benefit Rider used with Whole Life and Limited Pay policies, policy series 10200, 10500, and A10200.

Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 10 Years, used with Whole Life, policy series 09151, 09451, and A09151.

Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 20 Years, used with Whole Life, policy series 09152, 09452, and A09152.

Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 30 Years, used with Whole Life, policy series 09153, 09453, and A09153.

Additional Insured's Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 10 Years, used with Whole Life, policy series 09171, 09471, and A09171.

Additional Insured's Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 20 Years, used with Whole Life, policy series 09172, 09472, and A09172.

Additional Insured's Level Term to Age 95 Life Insurance Benefit Rider with Premiums Adjustable After 30 Years, used with Whole Life, policy series 09173, 09473, and A09173.

10 Pay Life, 15 Pay Life, and 20 Pay Life policy series 11002, 11052, and A11002.

Guaranteed Insurability Option Benefit Rider, used with 15 Pay Life, policy series 07254, 07554, and A07254.

Waiver of Premium Benefit Rider, used with Whole Life, policy series 10200, 10500, and A10200.

Five Year Term policy series 07021, 07071, and A07021.

Adjustable Premium Five Year Level Renewable Term Life Insurance Benefit Rider, used with Five Year Term, policy series 07101, 07401, and A07101.

Additional Insured's Adjustable Premium 5 Year Level Term Life Insurance Benefit Rider, used with Five Year Term, policy series 07121, 07421, and A07121.

Children's Term Life Insurance Benefit Rider, used with Five Year Term, policy series 07143, 07443, and A07143.

Guaranteed Insurability Option Benefit Rider, used with Five Year Term, policy series 07253, 07553, and A07253.

Flexible Premium Joint First to Die Adjustable Life Insurance policy series 12037, 12087, and A12037.

Level Term Life Insurance Benefit Rider – Insured 1 policy series 12108, 12408, and A12108.

Level Term Life Insurance Benefit Rider – Insured 2 policy series 12128, 12428, and A12128.

Waiver of Monthly Deduction Benefit Rider – Insured 1 policy series 12203, 12503, and A12203.

Waiver of Monthly Deduction Benefit Rider – Insured 2 policy series 12204, 12504, and A12204.

Children's Term Life Insurance Benefit Rider policy series 12145, 12445, and A12145.

Guaranteed Insurability Option Benefit Rider policy series 12258, 12558, and A12258.

This is only a general description of coverage. A complete statement of coverage is found only in the policy.

State Farm agents do not provide tax, legal, or investment advice. Please consult your tax, legal, or investment advisor regarding your specific circumstances.

State Farm Life Insurance Company (Not Licensed in MA, NY, or WI)
State Farm Life and Accident Assurance Company (Licensed in NY and WI)
Bloomington, IL

statefarm.com®

SML-20055.2

05-2012
Printed in U.S.A.

SERFF Tracking Number:	STFL-128219033	State:	Arkansas
Filing Company:	State Farm Life Insurance Company	State Tracking Number:	
Company Tracking Number:	SML-20055.2		
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.001 Single Life
Product Name:	All Rider Product Sheet		
Project Name/Number:	All Rider Product Sheet /SML-20055.2		

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	Not applicable to this Life Advertising filing.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Not applicable to this Life Advertising filing.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification		
Bypass Reason:	Not applicable to this Life Advertising filing.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage		
Bypass Reason:	Not applicable to this Life Advertising filing.		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:	Please see attached cover letter		
Attachment:	AR Cover Letter 5-2-12.pdf		

State Farm Life Insurance Company

ONE STATE FARM PLAZA (B-2)
BLOOMINGTON, ILLINOIS 61710-0001

May 2, 2012

Arkansas Insurance Department
Life & Health Division
1200 West Third Street
Little Rock, AR 72201-1904

Re: State Farm Life Insurance Company
NAIC# 69108
All Rider Product Sheet
Company Tracking # SML-20055.2

Dear Sir or Madam:

Enclosed for your consideration is a copy of the following final version of advertising material for our individual life insurance products. The material is listed by the following form number:

<u>Form #</u>	<u>Form Name</u>	<u>Replaces</u>	<u>Approved</u>	<u>Tracking #</u>
SML-20055.2	All Rider Product Sheet	SML-20055.1	1/11/2012	STFL-127958784

The addition of the Flexible Premium Joint First to Die Adjustable Life Insurance policy series wording is the only change to this form.

This will be used with policy series 12037-04 which was approved by your state on September 2, 2011 under STFL-127348922.

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Sincerely,

Tammie Mills
Analyst-L/H Contracts & Compliance
1-309-994-0300
e-mail: tammie.mills.csag@statefarm.com